

**UNITED STATES BANKRUPTCY COURT
DISTRICT OF UTAH**

IN RE: 12-33403
DEBTOR(S):
JULIE ANN NIELSEN

Chapter 13 Trustee's Notice of Final Report

**NOTICE OF STANDING CHAPTER 13 TRUSTEE'S FINAL REPORT AND ACCOUNT
and CERTIFICATE OF MAILING**

The Debtors in the above-captioned case have made their final Chapter 13 payment, and the Trustee has disbursed all such funds to claimants. Accordingly, the Trustee hereby files the attached Final Report and Account summarizing the administration of the case and giving an accounting of all receipts and disbursements under the confirmed plan.

***ABSENT A TIMELY FILED WRITTEN OBJECTION TO THE
TRUSTEE'S FINAL REPORT AND ACCOUNT, THE CASE
MAY PROCEED TO DISCHARGE AND CLOSURE.***

Any objection to the Trustee's Final Report and Account must be (1) in writing; (2) filed with the bankruptcy court within 30 days after the date of service set forth below and served on the Trustee; and (3) noticed for a hearing to be held no later than 30 days after the filing such objection. If no objections are filed within such 30-day period, the Trustee's Final Report and Account will be deemed approved by the Court, and under Bankruptcy Rule 5009 the estate will be presumed to be fully administered. If the Debtor otherwise qualifies, the bankruptcy court may (if eligible) grant the discharge and close the case.

CERTIFICATE OF SERVICE

I hereby certify that on July 26, 2017, the foregoing Trustee's Final Report and Account (Chapter 13) was electronically filed with the United States Bankruptcy Court for the District of Utah by using the CM/ECF system. I further certify that the parties of record in this case, as identified after the signature line in the attached Noticing Center's Certificate of Service, are registered CM/ECF users and will be served through the CM/ECF system.

I hereby certify that on July 27, 2017, I caused to be served a true and correct copy of the foregoing Trustee's Final Report and Account (Chapter 13) as follows:

Mail Service via the Noticing Center- By regular first class United States mail, postage fully pre-paid, addressed to those parties specified in the Noticing Center's Certificate of Service found below:

/s/Lon A. Jenkins, Trustee, Office of the Standing Chapter 13 Trustee

**UNITED STATES BANKRUPTCY COURT
DISTRICT OF UTAH**

IN RE: 12-33403

DEBTOR(S): JULIE ANN NIELSEN

NOTICE OF STANDING CHAPTER 13 TRUSTEE'S FINAL REPORT AND ACCOUNT

The Debtor in the above-captioned case have made their final Chapter 13 payment, and the Trustee has disbursed all such funds to claimants. Accordingly, the Trustee has filed a Final Report and Account summarizing the administration of the case and giving an accounting of all receipts and disbursements under the confirmed plan.

***ABSENT A TIMELY FILED WRITTEN OBJECTION TO THE
TRUSTEE'S FINAL REPORT AND ACCOUNT AS DESCRIBED BELOW, THE CASE
MAY PROCEED TO DISCHARGE AND CLOSURE.***

If you would like to receive a copy of the Final Report and Account, then you may obtain a copy: (1) from the Clerk of the United States Bankruptcy Court for the District of Utah, Frank E. Moss U.S. Courthouse, 350 South Main Street #301, Salt Lake City, Utah 84101; (2) from the Bankruptcy Court's website at www.utb.uscourts.gov using the PACER service; or (3) from the Standing Chapter 13 Trustee's Office by making such request via email at FinalReportRequest@ch13ut.org.

Any objection to the Trustee's Final Report and Account must be (1) made in writing; (2) filed with the Bankruptcy Court at the address stated above within 30 days after the date of service and served on the Standing Chapter 13 Trustee; and (3) noticed for a hearing to be held no later than 30 days after the filing such objection. If no objections are filed within such 30-day period, the Trustee's Final Report and Account will be deemed approved by the Bankruptcy Court, and under Bankruptcy Rule 5009 the estate will be presumed to be fully administered. If the Debtor otherwise qualifies, the bankruptcy court may (if eligible) grant the discharge and close the case.

/s/Lon A. Jenkins, Trustee, Office of the Standing Chapter 13 Trustee

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United States Bankruptcy Court
District of Utah

In re:
JULIE ANN NIELSEN
Debtor

Case No. 12-33403
Chapter 13

CERTIFICATE OF SERVICE

District/off: 1088-c

User: 563
Form ID: NOFR

Page 1 of 2
Total Noticed: 19

Date Rcvd: Jul 26, 2017

Notice by first class mail was sent to the following persons/entities by the Noticing Center on Jul 27, 2017.

db +JULIE ANN NIELSEN, 6697 S PINES POINT WAY, WEST JORDAN UT 84084-1899
15 +America First Credit Union, Po Box 9199, Ogden UT 84409-0199
9 Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
17 +CAPITAL ONE NA, PO BOX 12907, NORFOLK VA 23541-0907
19 +Capl/Davbr, Po Box 5253, Carol Stream IL 60197-5253
2 +Chase, PO Box 15298, Wilmington DE 19850-5298
1 ECAS SETTLEMENT CORPORATION, PO BOX 7247-6971, PHILADELPHIA PA 19170-6971
14 +HEATH ISAACS, Craig Swapp & Associates, c/o Theron D. Morrison 290 25th St Ste 102,
Ogden UT 84401-2668
8 +Kim R Wilson, Snow Christensen & Martineau, 10 Exchange Pl 11th Fl POB 45000,
SLC UT 84145-5000
6 +Lane Bryant, PO Box 659728, San Antonio TX 78265-9728
3 +Maurices, PO Box 659705, San Antonio TX 78265-9705
10 +NCO FINANCIAL SYSTEMS INC, PO BOX 4275, NORCROSS GA 30091-4275
21 +OCWEN LOAN SERVICING, LLC, ATTN: CASHIERING DEPARTMENT, 1661 WORTHINGTON ROAD SUITE 100,
WEST PALM BEACH FL 33409-6493
7 +Pite Duncan LLP, 4375 Jutland Drive, Ste. 200, P.O. Box 17933, San Diego CA 92177-7921
11 RON C. GLINES, 1035 GROVE DRIVE, ALPINE UT 84004-1109
16 SEB Legal, 5200 S Highland Dr Ste 301, Salt Lake City UT 84117-7069
12 +Sallie Mae, Po Box 9500, Wilkes Barre PA 18773-9500
20 TD Auto Finance, P.O. Box 9001921, Louisville KY 40290-1921
13 +Target Nb, Po Box 673, Minneapolis MN 55440-0673

Notice by electronic transmission was sent to the following persons/entities by the Noticing Center.
NONE. TOTAL: 0

***** BYPASSED RECIPIENTS *****

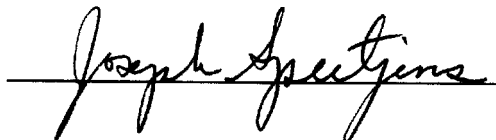
NONE. TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the document specified in the Form ID field of this Certificate of Service to the above listed entities in the manner shown, and prepared the Certificate of Service and that it is true and correct to the best of my information and belief.

Date: Jul 27, 2017

Signature:



District/off: 1088-c

User: 563
Form ID: NOFR

Page 2 of 2
Total Noticed: 19

Date Rcvd: Jul 26, 2017

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 26, 2017 at the address(es) listed below:

nef	JESSE P. MURFF	OF COUNSEL, CRAIG SWAPP & ASSOCIATES
nef	JESSE P. MURFF	OF COUNSEL, CRAIG SWAPP & ASSOCIATES
nef	Lon A. Jenkins	405 South Main Street
nef	United States Trustee	Ken Garff Bldg.

TOTAL: 4